

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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(COUNSEL FOR CREDITOR)

In Re:

Eric Celestine
Theresa Celestine

Debtors



Order Filed on June 6, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case Number: 21-17135-VFP

Chapter 13

Judge: Vincent F. Papalia

Hearing Date: May 5, 2022 at 10:00 a.m.

**AGREED ORDER RESOLVING CREDITOR'S OBJECTION TO MOTION FOR APPROVAL
TO PARTICIPATE IN THE COURT'S LOSS MITIGATION PROGRAM**

The relief set forth on the following page, numbered two (2) through three (3), is hereby ORDERED.

DATED: June 6, 2022

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtor: Eric Celestine and Theresa Celestine

Case Number: 21-17135-VFP

CAPTION OF ORDER: AGREED ORDER RESOLVING CREDITOR'S OBJECTION TO MOTION FOR APPROVAL TO PARTICIPATE IN THE COURT'S LOSS MITIGATION PROGRAM

Upon the Motion for Approval to Participate in the Court's Loss Mitigation Program with regard to real property located at 1826 Longview Court, Teaneck, NJ 07666 filed by Debtors Eric Celestine and Theresa Celestine (hereinafter referred to as the "Property"), and the Certification in Opposition filed by Secured Creditor Real Time Resolutions, Inc. it is hereby **ORDERED** that:

WHEREAS, Debtors Eric Celestine and Theresa Celestine (hereinafter referred to as the "Debtors") filed a voluntary petition under Chapter 13 of Title 11 (hereinafter referred to as the "Code"), on September 10, 2021. (hereinafter referred to as the "Petition Date") (Docket Entry No. 1);

WHEREAS, Debtors filed their Motion for Approval to Participate in the Court's Loss Mitigation Program (hereinafter referred to as the "Motion") on December 23, 2021 (Docket Entry No. 29);

WHEREAS, Secured Creditor Real Time Resolutions, Inc. (hereinafter referred to as the "Secured Creditor") filed a Certification in Opposition (hereinafter referred to as the "Opposition") to the Motion on January 5, 2022, citing that Secured Creditor did not have any loan modification options available to the Debtors with regard to the Property (Docket Entry No. 32);

WHEREAS, Debtors and the Secured Creditor were able to work out a Repayment Agreement (hereinafter referred to as the "Agreement") that would treat the claim of Secured Creditor outside the Plan and extending the terms of repayment by an additional one hundred eighty (180) months;

WHEREAS, Debtors and the Secured Creditor have resolved their differences raised in the Motion and Opposition by entering into such Agreement, and therefore,

IT IS HEREBY ORDERED AS FOLLOWS:

1. Debtors shall file a Motion to Authorize the Agreement within thirty (30) days upon entry of this Agreed Order and shall be bound by the terms therein contained until said Motion is filed;
2. Upon entry of any Order authorizing the Agreement, Debtors shall file a Modified Plan, and related schedules, evidencing the terms and conditions of the Agreement within fourteen (14) days;
3. Upon entry of an Order Confirming a Modified Plan under paragraph (2) above, Secured Creditor shall cause to be filed an Amended Claim evidencing the Agreement within thirty (30) days;
4. Debtors and the Secured Creditor hereby authorize the Chapter 13 Standing Trustee to make no distributions, if applicable, to the Secured Creditor under the Proof of Claim until such time as the Amended Claim is filed or by further Order of Court;

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Debtor: Eric Celestine and Theresa Celestine

Case Number: 21-17135-VFP

CAPTION OF ORDER: AGREED ORDER RESOLVING CREDITOR'S OBJECTION TO MOTION
FOR APPROVAL TO PARTICIPATE IN THE COURT'S LOSS MITIGATION PROGRAM

5. Debtors and the Secured Creditor further agree and acknowledge that Debtors and Secured Creditor shall act in good faith to ensure the Agreement is executed timely in accordance with this Agreed Order. In the event that either Party unduly delays the execution of the Agreement, the non-offending Party shall be permitted to file a Certification of Default, with notice to the Offending Party and the Chapter 13 Standing Trustee, seeking enforcement of this Agreement Order and any further relief that this Honorable Court may deem just and proper.

6. Based upon the promises set forth in this Agreed Order, the Parties hereby agree and acknowledge that the Motion of the Debtors and Opposition filed by Secured Creditor is hereby **RESOLVED**; and

7. The Parties agree that this Agreed Order in no way alters, amends or invalidates any applicable bankruptcy or non-bankruptcy remedies available to them.

In re:
Eric Celestine
Theresa Celestine
Debtors

Case No. 21-17135-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 07, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Eric Celestine, Theresa Celestine, 1826 Longview Court, Teaneck, NJ 07666-3711

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor The Huntington National Bank nj-ecfmail@mw-c-law.com alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor CSMC 2021-RPL1 nj-ecfmail@mw-c-law.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor CSMC 2021-RPL1 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marisa Myers Cohen	on behalf of Creditor The Huntington National Bank nj-ecfmail@mw-c-law.com jhillier@mw-c-law.com
Russell L. Low	on behalf of Debtor Eric Celestine ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

District/off: 0312-2

User: admin

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Date Rcvd: Jun 07, 2022

Form ID: pdf903

Total Noticed: 1

Russell L. Low

on behalf of Joint Debtor Theresa Celestine ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Steven P. Kelly

on behalf of Creditor Real Time Resolutions Inc. skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9